



District of Logan Lake

Thompson-Nicola Regional District Housing Needs Assessment



Thompson-Nicola Regional District Housing Needs Assessment

District of Logan Lake

Prepared for:

Thompson-Nicola Regional District
Suite 300 – 465 Victoria Street
Kamloops, B.C. V2C 2A9

District of Logan Lake
1 Opal Dr.
Logan Lake, BC V0K 0B9

Date:

November 2024

Prepared by:

Urbanics Consultants Ltd.
2368-666 Burrard Street
Vancouver, B.C. Canada V6C 2X8



Executive Summary

The Thompson-Nicola Regional District Housing Needs Assessment was prepared by Urbanics Consultants Ltd. for the Thompson-Nicola Regional District. Housing needs have been assessed for each of the 10 Electoral Areas and for 9 participating member municipalities, including the District of Logan Lake. This report aims to provide a comprehensive analysis of housing needs in Logan Lake.

The study is undertaken to meet the requirements of the British Columbia Interim Housing Needs Assessment regulations, using the methodology provided by the Province.

Key Findings

Logan Lake DM (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	7.59	30.37
B. Persons Experiencing Homelessness	9.30	18.60
C. Suppressed Household Formation	23.26	93.05
D. Anticipated Growth	119.36	281.04
E. Rental Vacancy Rate Adjustment	0.73	2.93
F. Additional Local Demand	32.96	131.83
Total New Units – 5 years	193	
Total New Units – 20 years		558

Source: Housing Assessment Resource Tools

The key findings are the assessed housing needs of each area under study, including housing needed to address deficits in homelessness, households experiencing extreme unaffordability (extreme core housing need), projected population changes, achieving a healthy rental vacancy rate, as well as a buffering ‘demand factor’ provided by the province for municipalities. These projections provide a province-wide comparison of housing needs for all regions and municipalities.

The report additionally includes information assembled by the District of Logan Lake on efforts to implement the findings of the previous housing needs assessment in 2021, as well as information on the benefits of having housing near transportation infrastructure that supports walking, bicycling, public transit, and other alternative modes of transportation.

Table of Contents

EXECUTIVE SUMMARY	1
TABLE OF CONTENTS	3
LIST OF FIGURES.....	4
LIST OF TABLES	4
1. INTRODUCTION	6
STUDY LIMITATIONS.....	7
REPORT STRUCTURE	8
2. COMMUNITY CONTEXT	10
LOCATION	10
DEMOGRAPHICS.....	11
ADDITIONAL DEMOGRAPHIC & HOUSING STATISTICS	14
3. HOUSING NEEDS PROJECTIONS.....	18
PART A: SUPPLY OF UNITS TO REDUCE EXTREME CORE HOUSING NEED	19
PART B: SUPPLY OF UNITS TO REDUCE HOMELESSNESS.....	21
PART C: SUPPLY OF UNITS TO ADDRESS SUPPRESSED HOUSEHOLD FORMATION	22
PART D: SUPPLY OF UNITS TO MEET PROJECTED GROWTH.....	23
PART E: SUPPLY OF UNITS NEEDED TO REACH AT LEAST A 3% VACANCY RATE.....	25
PART F: SUPPLY OF UNITS NEEDED TO MEET LOCAL DEMAND.....	26
TOTAL ASSESSED HOUSING NEED.....	27
4. COMMUNITY & STAKEHOLDER ENGAGEMENT.....	29
5. KEY AREAS OF LOCAL NEED	35
ADDRESS HOUSING NEEDS OF THE SENIOR POPULATION.....	35
EXPAND RENTAL HOUSING SUPPLY	37
EXPAND NON-MARKET & SUPPORTIVE HOUSING OPTIONS	37
6. ACTIONS TO ADDRESS HOUSING NEEDS	40
7. HOUSING & TRANSPORTATION.....	41
APPENDIX 1: ADDITIONAL DEMOGRAPHIC & HOUSING STATISTICS.....	44
LOCAL ECONOMY	44
HOUSEHOLD TRENDS.....	45
HOUSEHOLD INCOME.....	46
HOUSING UNIT TYPES.....	47
NON-MARKET HOUSING	51
HOUSING SUITABILITY & ADEQUACY.....	51
SHELTER-COST-TO-INCOME RATIOS.....	52
CORE & EXTREME CORE HOUSING NEED	52
HOUSING MARKET CHARACTERISTICS.....	53
APPENDIX 2: DETAILED HOUSING NEEDS CALCULATIONS	55

APPENDIX 3: GLOSSARY OF TERMS..... 60

List of Figures

Figure 1: Thompson-Nicola Regional District & Logan Lake 10
 Figure 2: District of Logan Lake Population Trend.....11
 Figure 3: District of Logan Lake Population Evolution.....12
 Figure 5: Benefits of Housing in Proximity to Active Transportation..... 42
 Figure 6: Median Before-Tax Owner & Renter Private Household Income Data (2015 & 2020) 46
 Figure 7: Household Income By Tenure & Income Group, Private Households (2020) 47

List of Tables

Table 1: Housing Needs Summary..... 6
 Table 2: District of Logan Lake Population Projections13
 Table 3: Households by Tenure 20
 Table 4: Extreme Core Housing Need 20
 Table 5: Extreme Core Housing Needs Rates.....21
 Table 6: District of Logan Lake Homelessness22
 Table 7: Supressed Households.....23
 Table 8: Regional Growth Rate 24
 Table 9: Projected Growth..... 24
 Table 10: District of Logan Lake Vacancy.....26
 Table 11: Demand Buffer.....26
 Table 12: District of Logan Lake Housing Need Total.....27
 Table 13: Main Mode of Commuting for the Employed Labour Force age 15 Years and Over with a Usual Place of Work or No Fixed Workplace 41
 Table 14: Major Economic Sectors (2006-2021).....44
 Table 15: Education Level (2021).....44
 Table 16: Commuting Status (2021)..... 45
 Table 17: Household Size (2006-2021) 45
 Table 18: Private Households By Household Type (2021)..... 46
 Table 19: Median Total Income By Type (2020)..... 47
 Table 20: Total Private Dwellings By Occupancy & Usual Residency (2016-2021)47
 Table 21: Dwelling Units By Typology 48
 Table 22: Occupied Private Dwellings By Number of Bedrooms..... 48
 Table 23: New Home Registrations..... 49
 Table 24: Dwellings By Tenure & Period of Construction 50
 Table 25: Housing Tenure (2006-2021)..... 50
 Table 26: Non-Market Housing Units51
 Table 27: Suitability Standards (2021).....51
 Table 28: Adequacy Standards (2021)51

Table 29: Shelter-Cost-To-Income Ratios (2021)	52
Table 30: Core Housing Need (2021).....	52
Table 31: Core Housing Need Over Time (2006-2021)	52
Table 32: BC Assessment Housing Values (2022-2023).....	53
Table 33: Rented Dwellings, Monthly Shelter Cost (2006-2021)	54

1. Introduction

Urbanics Consultants Ltd. has been retained by the Thompson-Nicola Regional District (TNRD) to undertake a Housing Needs Report update for all 10 Electoral Areas and 9 participating member municipalities. Member Municipalities include the Village of Ashcroft, District of Barriere, Village of Cache Creek, Village of Chase, District of Clearwater, Village of Clinton, District of Logan Lake, City of Merritt, and Sun Peaks Mountain Resort Municipality.

This report specifically examines the District of Logan Lake, and provides the Provincially-approved housing needs projection, as well as commentary on transportation, housing, and updates since the last Housing Needs Assessment.

The Consultant developed this report from study and analysis of data provided by BC Stats, Statistics Canada, CMHC, District of Logan Lake, Thompson-Nicola Regional District, and others.

The District of Logan Lake shares in some of British Columbia's wider housing difficulties, and by the provincial methodology has need of the following number of homes in the coming 5 and 20 years:

Table 1: Housing Needs Summary

Logan Lake DM (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	7.59	30.37
B. Persons Experiencing Homelessness	9.30	18.60
C. Suppressed Household Formation	23.26	93.05
D. Anticipated Growth	119.36	281.04
E. Rental Vacancy Rate Adjustment	0.73	2.93
F. Additional Local Demand	32.96	131.83
Total New Units – 5 years	193	
Total New Units – 20 years		558

Source: Housing Assessment Resource Tools

Study Limitations

As with all studies, there are limitations. It is unfortunate that for smaller jurisdictions the full set of data that might be available for major metropolitan areas is unavailable. The survey size of some communities and some populations may suggest greater hesitance in interpreting results.

Data and statistics for the report was sourced from a variety of government sources (federal, provincial, regional, municipal). One of the key limitations of this study is that census data is reflecting 2021 conditions. These are now 3 years out of date and will be replaced by new data in 2026-2027 when a new census is conducted. Census statistics for Housing Needs Reports are generally drawn from the 'population in private households' which is a subset of the total population figure readers may be more familiar with. Additionally, Census data is subject to random rounding up or down, so any figures from the Census should be read as plus or minus 10.

2021 was perhaps the most peculiar year in living memory for demographics. The Covid-19 Pandemic had massively changed economic activity 2020-2022. Pandemic response had injected large amounts of public money into the economy, including Canada Emergency Response Benefit (CERB) funds paid to out-of-work residents. The Canada Emergency Wage Subsidy (CEWS) kept businesses afloat with money they may have not earned without the pandemic. Shrunken employment for 2020 tended to disproportionately effect lower income households, biasing income statistics up from normal-year levels and reducing the effects of poverty compared to years before or since.

Additionally, the inflation seen the last several years mostly happened after May 2021 when the Census was conducted. According to the Bank of Canada, a dollar in 2021 is worth the equivalent of \$1.13 in todays money (13% inflations), and this change has not fallen evenly across the economy.

The methodology for calculating housing needs is one provided by the province. It is not a market-based measure, and its outputs do not imply that anyone will be able to afford and build the housing estimated to be needed. It

does include a 'demand factor' for municipalities, however this multiplier is a black-box number provided by the province with minimal explanation other than it is supposed to reflect housing demand. The housing needs methodology is, though, multi-faceted, and does include concerns such as homelessness, suppressed household formation, rental vacancy rates, and projected growth.

As with all market studies of this sort, a number of forecasts and assumptions regarding the state of the economy, the state of future competitive influences, and population projections have had to be made. These forecasts are made with great care and are based on the most recent and reliable information available.

Report Structure

The following outlines the structure of the report:

1. Introduction

The Introduction provides the headline findings, overall objectives for the study, the methodology, and key limitations.

2. Community Context

This section examines some basic geographic and demographic facts about the community being examined.

3. Housing Needs Projections

This section provides the calculations of housing need as required by the Province.

4. Community & Stakeholder Engagement

Provides a brief summary of engagement exercises and key takeaways from the community survey.

5. Key Areas of Local Need

Identifies key housing concerns within the community from findings from the analyses, stakeholder consultations, and surveys.

6. Actions to Address Housing Needs

This section will provide information on how the previous housing needs study has been implemented and how issues have been addressed by the District of Logan Lake.

7. Housing and Transportation

This section details the importance of active transportation including walking, cycling, and transit and how it can improve housing outcomes.

Appendix 1: Additional Demographics & Housing Statistics

This provides additional tables and charts portraying the overall demographics of the community and housing statistics.

Appendix 2: Housing Needs Calculations

This section will provide more detailed information on housing needs calculations.

Appendix 3: Glossary of Terms

2. Community Context

Location

The District of Logan Lake is located approximately 60 kilometres south of Kamloops via the Coquihalla Highway on Highway 97D, and 47 kilometres north-west of Merritt via Highway 97C. Kamloops, Merritt, Ashcroft, and Cache Creek are all within an hour's drive.

Logan Lake was incorporated as a Village in 1970 and then as a District Municipality in 1983.

The District of Logan Lake is located on the traditional, unceded territories of the Nlaka'pamux, Secwepemc, and Syilx Nations.

Figure 1: Thompson-Nicola Regional District & Logan Lake

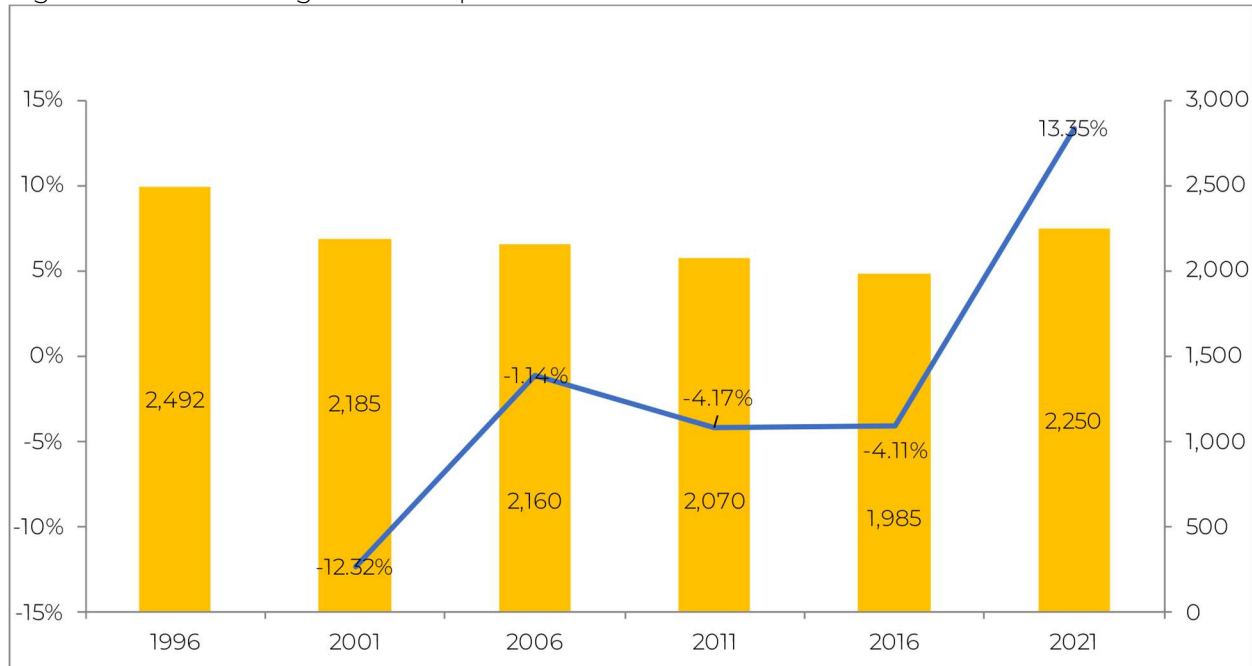


Demographics

According to Statistics Canada Custom Census Reports, between 1996 and 2021, the District of Logan Lake has seen an average population growth of 0.27% per annum, or a total population growth of 4.17%. While the four census periods between 2001 and 2016 experienced population declines, the 2021 census saw the population jump by 13.4% between 2016 and 2021 (annual average of 2.5%).

It is important to note that 2021 census figures are from a Pandemic year and will have various quirks associated with severely disrupted living and working patterns seen in May of 2021.

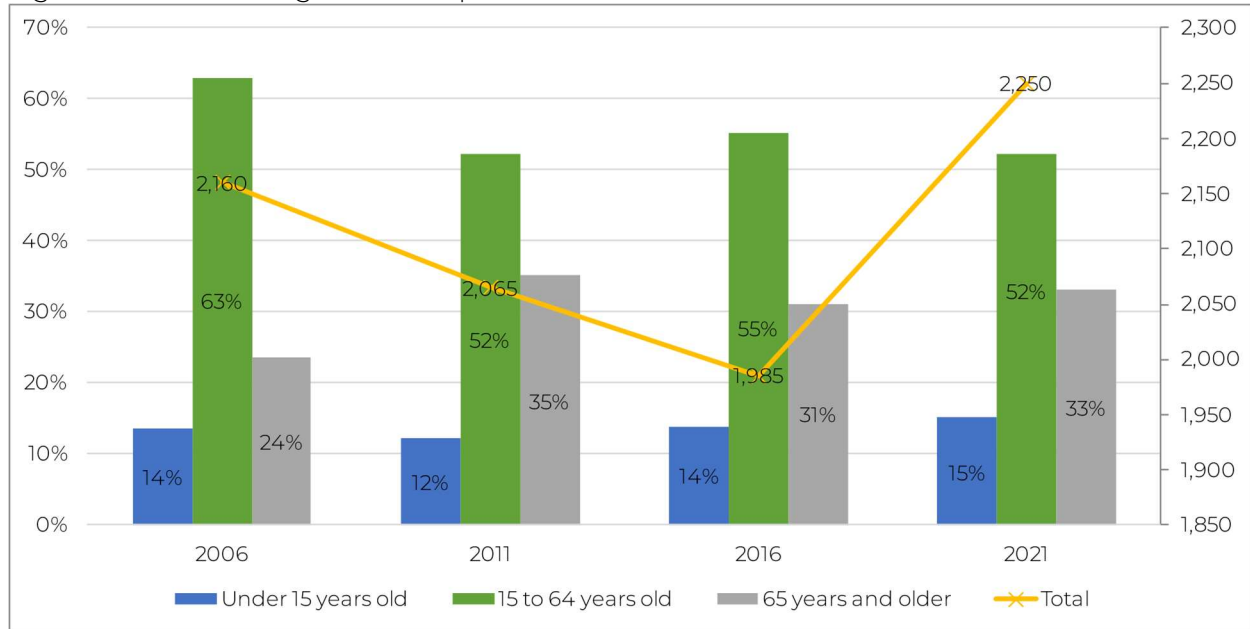
Figure 2: District of Logan Lake Population Trend



Source: Statistics Canada Census 2006-2021 (Custom data for BC Ministry of Housing)

One-third of Logan Lake residents are over the age of 65 according to the 2021 census. This has increased from 2006 when nearly one-quarter of residents were over 65. Those aged 15-64 represent about half of the population, while the under 15 age cohorts represent 15% of the population.

Figure 3: District of Logan Lake Population Evolution



Source: Statistics Canada Census 2006-2021 (Custom data for BC Ministry of Housing)

BC Stats Population Projections are an important component of housing needs projections. According to BC Stats, the District of Logan Lake is anticipated to expand the population base by 10% between 2021 and 2041 (0.47% per annum).

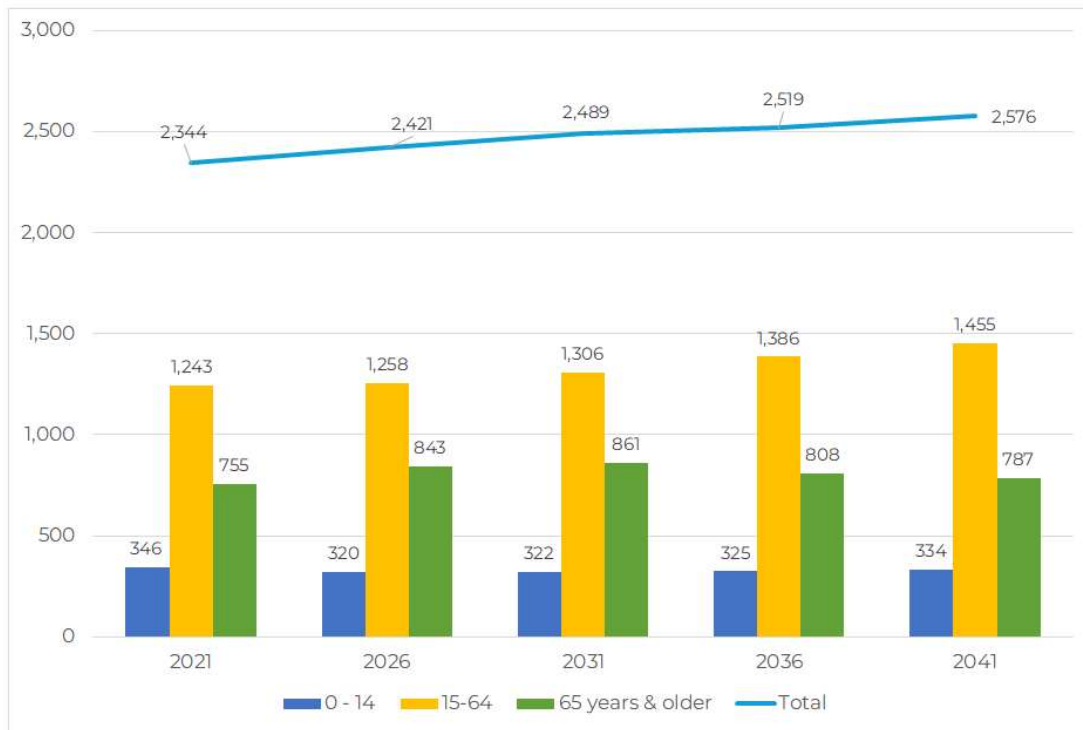
In Logan Lake the 15-64 age categories are projected to grow at the highest rate (0.8% on average per annum) to expand the 15-64 population base by a total of 17% between 2021 and 2041.

The over 65 population is expected to grow by 14% (average annual growth rate of 1.3%) between 2021 and 2031, before experiencing population declines of -0.9% per annum between 2031 and 2041. As such, by 2026 a substantial 35% of Logan Lake's population will be over 65. Following 2031 the over 65 population is projected to slowly decline to 31% of the total population by 2041.

The proportion of residents under 15 years of age are anticipated to hold steady between 2026 and 2041, comprising 13% of the total population.

Table 2: District of Logan Lake Population Projections

District of Logan Lake Population Projections								
	Year	0 - 14	%	15-64	%	65 years & older	%	Total
	2021	346	15%	1,243	53%	755	32%	2,344
	2026	320	13%	1,258	52%	843	35%	2,421
	2031	322	13%	1,306	52%	861	35%	2,489
	2036	325	13%	1,386	55%	808	32%	2,519
	2041	334	13%	1,455	56%	787	31%	2,576
Change in Population 2021-2041 (%)		-3%		17%		4%		10%
Avg. Annual Population Change (%)		-0.18%		0.79%		0.21%		0.47%



BC Stats, P.E.O.P.L.E. Population Estimates and Projections (July 12, 2024)

Source: BC Stats, P.E.O.P.L.E. Population Estimates and Projections (July 12, 2024)

Additional Demographic & Housing Statistics

Please refer to Appendix 1 for additional demographic and housing statistics from the 2021 Census, BC Assessment, BC Housing, among other data sources.

Some of the pertinent findings include:

- The number of 1 person households in Logan Lake have been increasing from 23% of households in 2006 to 33% of households in 2021. Conversely, the number of 2 person households have been declining over this period from 54% in 2006 to 44% in 2021. Average household size has held steady at 2.1 persons per household.
- In terms of education levels, Logan Lake has a higher proportion of individuals with a high school diploma (38%), as compared to TNRD (34%), and BC (29%). The proportion of the population with an apprenticeship or trades certificate and college diploma are also higher in Logan Lake than the TNRD and BC. 9% of individuals have university education at a bachelor's level or above in Logan Lake as compared to 17% in TNRD, and 29% in BC.
- Renter households generally earn less than owner households. This is observed in the 2016 Census where Logan Lake renter households earned approximately \$30,000 less than owner households. 2021 Census data however, displays changing results in which owner and renter household incomes are less than \$3,000 apart (\$69,000 median household income for owner households and \$66,500 median household income for renter households). This is an area that should be closely monitored moving forward and in the 2026 Census.
- Logan Lake has a median total household income of \$68,000 as of 2020, which is 80% of BC's median total household income of \$85,000. The least well-off households were 1-person households (\$34,400 in Logan Lake vs. \$43,200 in the Province).
- 63% of private dwellings in Logan Lake are single-detached homes as per the 2021 census. Row homes represent 13% of the housing stock in Logan Lake, which has increased from just 5% of the housing stock in 2016.

- In terms of the breakdown of housing units by number of bedrooms, the majority of housing units (88% as of 2021 census) are housing that may be suitable for families (2 bedroom, 3 bedroom, and 4+ bedroom units). 1 bedroom units make up 13% of occupied dwellings in Logan Lake, with no studio units recorded in the 2021 census. A lack of smaller sized units in the community may create challenges for households who may only be able to afford or maintain smaller units, such as seniors. Smaller units can also provide much-needed affordable housing for low-income individuals.
- 57% of homes in Logan Lake were built between 1961 and 1980. 13% of the housing stock was built between 2001 and 2021.
- The District of Logan Lake had a homeownership rate of 84% in 2021, higher than the TNRD rate of 74%, and the Provincial rate of 67%. This amounts to 895 homeowner households and 175 renter households as of the 2021 Census.
- The District of Logan Lake contains 12% of the non-market housing units in the Study Area (the study area excludes the City of Kamloops, which contains the majority of the non-market units in the TNRD). Logan Lake contains 70 non-market units, which includes housing for those at risk of homelessness, independent seniors housing, and rental assistance in the private market.
- Housing Suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is whether the dwelling has enough bedrooms for the size and composition of the household. In Logan Lake, no private households were found to be below the suitability standard as of the 2021 census. As a comparison, 2% of homes in the TNRD and 5% of homes at the provincial level were found to be below the suitability standard.
- In terms of housing adequacy, Logan Lake has a higher percentage of households below adequacy standards (6% of total private dwellings), implying that they require major repairs. This is compared to 5% of dwellings in the TNRD, and 4% of dwellings in the Province. Broken down by tenure, 21% of renter households were said to require major repairs, with only 3% of owner households requiring major repairs in Logan Lake.

- Per the 2021 census data, 9% of Logan Lake households were identified as being in Core Housing Need, as compared to 10% of TNRD households and 13% of Provincial households. Extreme Core Housing Need afflicted 2% of households in Logan Lake in 2021, compared to 5% in the TNRD, and 7% in BC.
- Tenants were more likely to be in Core Housing Need in all jurisdictions, including 15% in Logan Lake, 23% in the TNRD, and 25% in BC. This is particularly driven by failing to meet the affordability standard, which 15% of tenant households were unable to surpass. Affordability was also the biggest contributor to homeownership households being in core housing need, with 8% of Logan Lake homeowners spending more than 30% of their income on housing.
- The rate of households in core and extreme core housing need has improved between 2016 and 2021. The percentage of households in core housing need has declined from 11.2% in 2016 to 9.0% in 2021, with Extreme Core Housing Need declining from 3.7% to 2.4%.
- It is important to note that the 2021 census data was largely collected in May 2021. Thus, the impacts of the COVID-19 pandemic have likely affected particular areas such as employment and incomes.
- In terms of housing values provided by BC Assessment, Logan Lake had an average house value (average across all housing types) of approximately \$412,000 in 2023, an increase of 25% over 2022 when average house values were calculated at \$330,000. This showcases many of the concerns voiced by stakeholders and residents, regarding housing costs continuing to rise and being out of reach for many in the community.
- Per the 2021 Census, the average renter shelter cost (rent and utilities) in Logan Lake was \$970, or about 65% of BC-wide levels. (average renter shelter cost of \$1,492) The numbers from the Census suggest that average monthly rents in Logan Lake have risen by only 7% percent between 2006 and 2021, from \$907 to \$970. This is compared with rental increases of 44% in the TNRD and 52% in the province between 2006 and 2021. This compares to an approximately 30% level of general inflation according to the Bank of Canada's Consumer Price Index between 2006 and 2021.

Appendix 1 contains further data tables and charts reflecting demographic and housing characteristics of the District of Logan Lake.

3. Housing Needs Projections

The following Tables calculate the 20-year and 5-year housing need by the methods specified by the Province in the summer of 2024.

They were created using the UBC HART calculator, created by scholars at the University of British Columbia Housing Assessment Resource Tools (HART) and Licker Geospatial to implement the province's required method.

It is built from six components.

- Supply of units to reduce extreme core housing need
- Supply of units to reduce homelessness
- Supply of units to address suppressed household formation
- Supply of units needed to meet household growth over the next 5 to 20 years.
- Supply of units needed to meet at least a 3% vacancy rate.
- Supply of units needed to meet local demand (municipalities only)

Like all models, this method is a compromise between several goals and constraints (such as accuracy, detail, data availability, and suitability for widespread use and further) that leave it necessarily imperfect. But it is designed to take account of both social variables (such as homelessness, population growth estimates) as well as variables that reflect market demand such as rental vacancy rates.

The model does not directly deal in economic viability, which is a weakness. As such, the cost of construction or level of prices and rents are not incorporated. Under this scenario, it is possible for the model to generate numbers for required new housing that might not be buildable under present costs for current market rents and prices. The province has, however, provided a 'demand adjustment factor' for each municipality intended to provide some

market input. The model is not trying to create a market-based estimate of how much housing ought to be built, however it does incorporate the ‘local demand’ figure, which is a number provided by the Province with limited background information or documentation.

Due to limits on data availability, some categories are based upon taking the region-wide estimate and portioning it out to each town, city, village, or electoral area by population. In some cases, this may result in unintuitive or unreasonable estimates, especially where Regional Districts are internally diverse or where small population sizes create potential for outliers. Results should be interpreted considering these limitations.

First calculated is the 20-year estimate, and then the 5-year estimate based upon the province’s weighting of each sub-category’s importance for immediate address. For example, the total number of housing units to address homelessness is distributed over 10 years, recognizing the urgent needs of this population. While for other components, the housing units are distributed over 20 years with one-quarter of units to be delivered every 5 years.

The estimates are for the period 2021 to 2041, which is to align with the Census. They are at this point three years out of date, however they still provide an insight into housing needs in the area. For some purposes, 2021 is a ‘odd’ year, with incomes, prices, and economic activity strongly effected by the Covid-19 pandemic and associated responses. Some figures, such as core housing need, were strongly affected by income support policies, and may not be comparable. Census population figures are based on population in private households rather than the total population including collective households.

Part A: Supply of Units to Reduce Extreme Core Housing Need

This statistic refers to the Census estimate of households (both renters and homeowners) that are regarded by Statistics Canada as having housing that has an unsuitable number of bedrooms for the household size or is an inadequate state of repair, and the household spends 50% or more of pre tax income on housing costs without being able to find affordable, adequate, suitable housing in the community. These figures are based upon an average across the 2006, 2011, 2016 and 2021 Censuses.

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 3: Households by Tenure

Logan Lake DM (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	855	810	795	895
Renters	155	180	145	175

The below table shows the total number and proportion of owners with a mortgage¹ and renter households in Extreme Core Housing Need in the four previous Censuses (Step 2).

Table 4: Extreme Core Housing Need

Logan Lake DM (CSD, BC)									
	2006		2011		2016		2021		
Extreme Core Housing Need	#	% of total	#	% of total	#	% of total	#	% of total	Average ECHN Rate
Owners with a mortgage	n/a	n/a	n/a	n/a	n/a	n/a	20	2.23%	2.23%
Renters	10	6.45%	0	0.00%	25	17.24%	0	0.00%	5.92%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in extreme core housing need. This is based on the average rate over the previous four censuses.

¹ Data on owners with a mortgage is not available for Censuses before 2021

Table 5: Extreme Core Housing Needs Rates

Logan Lake DM (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	895	n/a	n/a
Owners with a mortgage	895	2.23%	20.00
Renters	175	5.92%	10.37
Total New Units to Meet ECHN - 20 years			30.37

As shown in the above table, there are just over 30 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Supply of Units to Reduce Homelessness

The following table apportions the homeless population of the Thompson-Nicola Regional District by the population of Logan Lake. Data is drawn from the Province's Integrated Data Project for the year 2021 and accounts for individuals who have received income assistance, and had no fixed address for three consecutive months or have stayed in a BC Housing affiliated shelter for at least one night, or both. This figure is based on regional need rather than homelessness rates specific to Logan Lake.

According to the 2021 Estimate of the Homeless Population in British Columbia, there are 1,151 people experiencing homelessness in the Thompson-Nicola Regional District.² The following table apportions the homeless population of the Regional District by the population of the District of Logan Lake. As such, the proportional local number of people experiencing homelessness for Logan Lake is calculated at 18.60.

² Ministry of Housing, BC Housing, 2021 Estimate of the Homeless Population in British Columbia

The Provincial methodology implements this figure to refer to the total new units needed to address homelessness over 20 years in the District of Logan Lake. This calculation assumes that one permanent housing unit is required per person experiencing homelessness.

Table 6: District of Logan Lake Homelessness

Logan Lake DM (CSD, BC)					
		Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH	
139,265	2,250	1.62%	1,151	18.60	
Total New Units to Homelessness Needs - 20 years				18.60	

PEH refers to People Experiencing Homelessness.

Part C: Supply of Units to Address Suppressed Household Formation

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating more early in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based upon 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available. Detailed calculations are provided in Appendix 2.

Table 7: Supressed Households

Logan Lake DM (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	9.86	13.14	0	0	9.86	13.14	23.00
25 to 34 years	70.91	35.45	45	35	25.91	0.45	26.36
35 to 44 years	87.50	29.17	100	55	-12.50	-25.83	0.00
45 to 54 years	133.51	10.54	110	25	23.51	-14.46	9.05
55 to 64 years	161.63	29.39	200	25	-38.37	4.39	0.00
65 to 74 years	256.32	18.31	210	30	46.32	-11.69	34.63
75 years and over	173.71	18.29	215	0	-41.29	18.29	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							93.05

As above, household maintainer rates have largely been suppressed for 65-74 year olds, and to a lesser degree for 25-34 year olds and 15-24 year olds.

By this estimate, there are a shortfall of about 93 units to address suppressed household formation over 20 years.

Part D: Supply of Units to Meet Projected Growth

This segment is based upon BC Stats PEOPLE model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based upon a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment,

residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used on its own to inform housing needs.

The figure used by the province is a combination of two scenarios, one based upon municipal growth projections, and one based upon regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics.

The first table will show the 20-year household projections for Thompson-Nicola Regional District. The Regional Growth rate is calculated at 36.8%.

Table 8: Regional Growth Rate

Logan Lake DM (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	59,885	81,923	36.80%

The regional population growth projection (as apportioned) is averaged with the municipal projection to arrive at a 20-year estimate of housing need through projected population growth.

Table 9: Projected Growth

Logan Lake DM (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	1,060	1,232.00	172.00

Regionally Based Household Growth	36.80%	1,060	1,450.09	390.09
Scenario Average				281.04
Total New Units to Meet Household Growth Needs - 20 years				281.04

Here the province estimates that the District of Logan Lake will require approximately 281 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Supply of Units Needed to Reach At Least a 3% Vacancy Rate

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy is assumed to be the provincial average (1.4%), as is the case for Logan Lake. Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where Vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 10: District of Logan Lake Vacancy

Logan Lake DM (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	175	180.41
Local Vacancy Rate	1.40%	98.60%	175	177.48
Total New Units to Achieve 3% Vacancy Rate - 20 years				2.93

At 1.4%, the CMHC 2021 recorded vacancy rate is lower than the targeted rate of 3.0%. This translates to a 20-year total of approximately 3 additional units to achieve a 3.0% vacancy rate.

Part F: Supply of Units Needed to Meet Local Demand

This component calculates additional demand for housing beyond the minimum units required to adequately house current and anticipated residents. The 'Demand Buffer' is intended to provide sufficient additional units to enable overall residential market 'health'.

A demand factor has been calculated for each municipality and is based on a ratio of housing price to housing density. This figure is a number provided by the province with little documentation. Its purpose is to include a market demand element in the housing needs forecast. The demand factor for Logan Lake has been calculated at 0.91.

Table 11: Demand Buffer

Logan Lake DM (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	30.37
B. Persons Experiencing Homelessness	18.60
C. Suppressed Household Formation	93.05

E. Rental Vacancy Rate Adjustment	2.93
Total	144.94
Demand Factor	0.91
Total New Units to Address Demand Buffer - 20 years	131.83

The Logan Lake demand factor is then multiplied by the sum of the number of units recommended by Extreme Core Housing Need, Homelessness, Suppressed Household Formation, and the rental vacancy rate. This reveals the additional local housing demand of approximately 132 units as per the 20-year total.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 12: District of Logan Lake Housing Need Total

Logan Lake DM (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	7.59	30.37
B. Persons Experiencing Homelessness	9.30	18.60
C. Suppressed Household Formation	23.26	93.05
D. Anticipated Growth	119.36	281.04
E. Rental Vacancy Rate Adjustment	0.73	2.93
F. Additional Local Demand	32.96	131.83
Total New Units – 5 years	193	
Total New Units – 20 years		558

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based upon BC Stats 5-year growth projection.

The assessment calls for a 20-year (2021 to 2041) need for 558 units in the District of Logan Lake. The 5-year need (2021 to 2026) is calculated at 193 units, representing 35% of the total demand.

This suggests an increase in the housing stock of 17% over the next five years and 49% over the next twenty years over the current census dwelling count.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated Growth' figure, projecting 281 units over 20 years. It is important to note that this factor is based on the average of regional based household growth and local household growth from BC Stats' Household Projections for the year 2021 to 2041.

4. Community & Stakeholder Engagement

Gathering feedback and insights from the community and stakeholders played a significant role in informing the Thompson-Nicola Regional District Housing Needs Report. Engagement activities included a survey and key informant interviews.

The purpose of the Community Survey was to gather input in terms of the current and emerging housing needs of TNRD residents, and understand the challenges residents may face as they seek housing across the continuum. The survey was conducted over a 6 week period in June and July 2024. It was made available online through the TNRD and participating local government websites. Hard copies of the survey were also available at Municipal Halls. The survey was completed with 523 complete responses and 983 incomplete responses. 19% of the complete responses were noted by respondents as living in the District of Logan Lake.

Interviews and discussions were held with identified stakeholders including affordable housing operators, business owners, non-profits, and First Nations over the months of July and August 2024. Interviewees were asked about specific issues, challenges and concerns related to housing in the TNRD.

Common themes surrounding housing supply and affordability were identified throughout the engagement process. These themes will be further explored in the context of the local areas throughout the report, including Section 5, Key Areas of Local Need.

The following provides a selection of survey responses from District of Logan Lake residents:

- The supply/availability of seniors' housing; supply/availability of rental housing; supply/availability of affordable housing (rental or ownership); and cost of construction have been identified as the most pressing housing issues in Logan Lake.

- 37% of Logan Lake survey respondents stated that they paid more than 30% of their before-tax income on housing. 31% stated that they believed their housing costs are not affordable for them. This highlights the financial vulnerabilities within the community.
- 76% of respondents noted the need for more supportive housing options in Logan Lake (ex. Seniors' housing and housing for those with disabilities). The other most common responses as to what housing forms are needed in Logan Lake included: single-detached homes (35% of respondents), apartment buildings with fewer than 5 storeys (29%), purpose-built rentals (26%), and townhomes/row homes (26%).

A selection of comments (unedited) from Logan Lake survey respondents in terms of housing forms that are needed, includes:

- “Apartment buildings with an ELEVATOR would be a welcome change, people with disabilities could still live in their own home that way without the frustration of negotiating staircases.”
- “Small or tiny homes on small lots for seniors who want to stay in the community, but still want a little yard for pets and a small garden.”
- “For those who can't handle stairs or have the option of an elevator. Key word: AFFORDABLE”
- “Rentals are very hard to find.”
- “Nothing for senior or disabled around no doctors no nurses nothing “
- “Seniors have to leave our community in which they have lived their lives due to medical services and proper supportive housing “
- “Supported seniors housing is necessary in logan lake”
- “Supportive housing for low income families”
- “I own an apartment on 2nd floor. Would like an elevator because I have health issues.”

- “Would like to see missing middle housing at an affordable rate with yards to accommodate middle-income earners.”
- “Supportive low income housing for families “
- “Make it easier for people with acreage to have a secondary home built on their property, especially for senior parents.”
- “Cottage on the property of a primary house”
- “The mine workers are finding it difficult to find rental housing.”
- “high demand due to temporary contract employees”

A selection of responses from Logan Lake residents (unedited) as to how housing could be improved in the community/region, include:

- “Construction and building costs are high inhibiting development in a lot of areas. A lot of seniors are looking to downsize from their single-family home to a "missing middle" home; however there are none available. People still want a small yard and some privacy. We need to acknowledge that young families and single working professionals have no-where to live. Provincial and Federal Governments are only looking at maximizing density but for rural and remote communities quality of life is very important.”
- “I think more trailer parks should be created, where people own the land like in Logan Lake. Manufactured homes/trailers could be put into subdivisions quick and people could afford land payments.”
- “Less restrictions for ramp building, more bylaws that builders must build accessible homes. No abled person is impeded by ramps. Only building stairs access is discrimination.”
- “Apartments for seniors and people with disabilities, with elevators and ramps, etc. Both rental and purchase options.”

- “We need senior living with maybe assistance for them. Which would create jobs for younger adults. Keeping our senior citizens safe and healthy all while being able to stay within our community.”
- “I dont know, maybe Fed & prov tax incentives to contractors to build affordable housing within the 30% income range to help those people who are not high wage earners and those on fixed incomes.”
- “More affordable for first time home buyers, so maybe being that of more town houses or duplexes in New developments around town.”
- “Better investments by local provincial and federal governments in our community “
- “We seem to have an aging population, with no place for seniors or people with heath issues. The seniors we have living here, are still living in their homes. I believe that a lot of these seniors would move into a smaller, senior friendly place/apartment. We do have apartments, but none of the apartment buildings have elevators. I don't think our town planned for an aging population.”
- “Having access to a medical doctor within the community.”
- “It is hard to get approval for a secondary home, even a tiny home, to be built on rural properties.”
- “Approve the ability to make coach houses, I would love to purchase a place with the intention of building a coach house and renting out the house.”
- “Im not real sure about how the zoning bylaws restrict manufactured home parks or tiny home communities, but if they do, they need to be more flexible. We cannot continue building unaffordable large homes that people cannot afford to buy! Its time to focus on duplexes tiny homesmanufactured home parks etc that are more affordable. & These types of housing offer a small yard that is desirable for families or downsizing seniors.”

A selection of additional comments (unedited) from Logan Lake survey respondents includes:

- “More options for younger families starting out. Townhomes so they are able to rent.”
- “My parents are aging out of independent living and due to long wait lists and high cost of supported senior care they will have to live with me in the near future.”
- “As there is no seniors housing with housekeeping or meals we lose many seniors to other locations as they cannot live by themselves.”
- “We need seniors housing desperately as we have an aging demographics. Also need more supports for seniors ie home support services, community paramedics “
- “Subsidize and invest in community gardens and harvest/market events to make it cheaper for people to eat.”
- “This is predominantly a senior's community. Seniors are forced to move to the larger communities to access services and housing. Although more families are moving here, there is nowhere for them to call home.”
- “It would be amazing to see an assisted living building built on the corner across from the Mall, with seniors in mind. Parking below, a lift to their main living space, easy walk to the mall for groceries or the drug store for meds. We invited retirees to the town to live, but are not accommodating their ongoing needs. This situation needs to be addressed. Having a regular handy dart bus to and from Kamloops 3 days a week, would be amazing, and a daily bus to carry people with handicaps to and from downtown would be amazing. I know it's a huge 'ask' but it would solve a lot of issues that we currently face as a community with a growing number of elderly people who are in need of more full services than we currently provide here.”

- “There are quite a few abandoned or vacant homes that should not be allowed to sit empty. Our bylaws should be enforced to stop this from happening when so many people looking for a place to live.”
- “There needs to be grants in aid for home repairs for people who end up on disability due to unexpected illness, and for people who are willing and able to have family members in need of housing come to live so they can add a bathroom, add necessary supports ie railings, bathroom renos, or build a room or suite to accommodate extra people since there isn't enough affordable housing available.”
- “Living in a rural area, transportation to Kamloops is a large problem as the population here get older and have to possibly give up their driver's licenses. We need shuttles maybe 3 times a week, with decent times going and coming back home.”

5. Key Areas of Local Need

The District of Logan Lake faces housing challenges stemming from an aging population and lack of supply of suitable seniors' housing options, a lack of rental housing supply, and increasing unaffordability/increasing costs of housing. The findings from the analyses, stakeholder consultations, and surveys suggest the following key concerns:

Address Housing Needs of the Senior Population

Based on BC Stats' population projections, upwards of 35% of the total population of Logan Lake will be over 65 by 2026. Stakeholders and residents have identified the limited opportunities for seniors in the community, from lack of housing options, lack of accessibility features, lack of health services, and limited public transportation options. Residents have noted that seniors have been leaving the community due to lack of medical services and supportive housing.

In addition to the need for seniors' supportive housing and assisted living options, the community identified the need for homes that are suitable for those residents wishing to downsize from their current residence. Indeed, as residents age and wish to remain in the community, many of them will look for options to downsize and which are less maintenance intensive, such as apartments, condominiums, or secondary suites. Several noted that they would like to see smaller homes on small lots that allows for a yard/garden space.

Furthermore, an aging population presents accessibility issues, as stair-access housing becomes more of an obstacle. Such housing needs can be met by the provision of market and non-market elevator access apartment housing, as well as low-rise forms designed for accessibility. The need for accessible units and units with elevator access was repeatedly brought up by stakeholders and community members.

A key challenge will also be the need for housing that is livable for non-motorists. Providing suitable housing options within a walkable and central locale close to shops and services is recommended.

Inter-generational living and extended households in various housing forms can be seen as favourable options for many families. Secondary suites and carriage homes can provide families with the space to accommodate multi generations. Indeed, encouraging secondary suites, carriage houses, garden suites, and a broader variety of other dwelling types in existing neighbourhoods may allow residents to stay within their community throughout the life cycle (e.g., from single, to young family, to middle-age, to empty nesters, to senior).

Potential actions to promote greater accessibility in housing for seniors include:

- Encourage universal design standards in newer residential products. The goal of the universal design movement is to make the indoor and outdoor home environment more accessible to people of all ages and abilities. There are numerous design features that universal design guidelines recommend; initially focus on the four main features that make homes accessible to those with impaired mobility and fine motor skill:
- Step-free entries and single floor living, which eliminate the need to navigate stairs.
- Switches and outlets reachable at any height
- Wide hallways and doors to accommodate those in wheelchairs.
- Lever-style door and faucet handles.
- Encourage secondary suites, carriage houses, and a broader variety of other dwelling types in existing neighbourhoods to allow residents to stay within their community throughout the life cycle (e.g., from single, to young family, to middle-age, to empty nesters, to senior).
- Promote medium-density, ground-oriented housing and set standards for accessible, barrier-free housing.

Expand Rental Housing Supply

Stakeholders and community members identified the lack of suitable and available rental housing as a key concern in Logan Lake. While average monthly rental shelter costs are lower in Logan Lake than TNRD-wide (\$970 as compared to \$1,196, as recorded in the 2021 Census), a lack of available rental stock will tend to push upward pressure on rents over time. This will in turn push residents out of the bottom of the housing market, as the most vulnerable or least well-resourced members of the community find themselves unable to pay new market rents if they are required to move, which contributes both to departure from the area and homelessness.

There is a need for both market rental units and non-market rental units in the community. Market rental units are offered by private landlords and rented at rates set by the market. This includes purpose-built rental housing, as well as housing within the secondary rental market, including basements suites and other investor-owned houses or units. Non-market rental units are units owned or subsidized by government, a non-profit society or a housing cooperative and charge below market rents.

There are also programs offering rent assistance in the private market. This involves providing housing subsidies to eligible low-income families and low income seniors with cash assistance to help with their monthly rent payments in the private market. This includes BC Housing's Rental Assistance Program (RAP), and the Shelter Aid for Elderly Renters (SAFER) program.

Expand Non-Market & Supportive Housing Options

Study findings reveal that there are some housing gaps through which some, especially more vulnerable neighbors are falling through including low-income individuals, low-income families, low-income seniors, and those with disabilities in Logan Lake.

As of the 2021 census there are a recorded 95 households in Core Housing Need, of which 25 households are in Extreme Core Housing Need in Logan Lake. 100 Logan Lake households are living below the affordability standard.

Options, working with the Province and with social services providers are on a spectrum including:

- Short term safety net housing
 - Emergency Shelters
 - Shelters for people fleeing domestic violence
- Supportive housing
 - Assisted living for seniors
 - Housing for the disabled
- Subsidized Housing
 - Independent living with below market rents
 - Mixed use market/non-market housing

Often these uses can be mixed, to provide a range of options on site, meeting multiple needs as well as market revenue to reduce the need for wider subsidy.

By nature, non-profit development doesn't have a lot of wiggle room. There are no profits to cushion unexpected expenses, as profits are pre-committed to providing affordable housing, and there are often higher costs to build and operate. With that narrow window of success, it's important that non-profit housing be as unburdened by costs and permitting process as practical. The more that things can be done quickly, predictably, and affordably, the more surplus there can be to sustain below-market rents and social services.

Potential ways in which non-market housing can be made more viable are through: Reduced property taxes and construction charges, making municipal land available to non-profits through creative land grants/leases etc., assisted with direct aid, or assistance in working with senior government.

In response to the need for affordable housing, the District created a Not-for-Profit Housing Society in 2023 which is tasked with developing and eventually managing affordable housing projects within the community.

Addressing these housing challenges will require partnerships, incentives, collaboration and resources from other sectors beyond a municipal level in order to make an impact on housing supply and affordability.

6. Actions to Address Housing Needs

The previous District of Logan Lake – Thompson-Nicola Regional District Housing Needs Report was completed in 2021.

Since that time, the District of Logan Lake reports that it has worked on the following to reduce housing needs:

- Developed 23 new single-family dwelling lots within Ironstone. 21 homes built and lots sold in that same time period.
- Developed 10 duplex lots (will allow for 20 units total). 1 duplex is currently being built and has accepted offers.
- Partnered in a BC Housing Community Housing Fund (CHF) application for a 35 unit seniors residential unit (not supported for funding, 2021).
- Applied for the Federal Housing Accelerator Fund in 2023 but was not successful.
- Created a Not-for-Profit Housing Society (2023) which is tasked with developing and eventually managing affordable housing projects within the District as well as advancing Commercial opportunities.
- Applied for, but was not successful, in securing Project Development Funds (PDF) through BC Housing CHF (2024).
- Number of dwelling units issued through building permits per year:
 - 2021: 10
 - 2022: 12
 - 2023: 8

7. Housing & Transportation

This section explores the benefits of having housing near transportation infrastructure that supports walking, bicycling, public transit, and other alternative modes of transportation.

The following data is from the last two census reports regarding commuting by foot, by bicycle and by transit in the District of Logan Lake, TNRD, and BC. 2016 figures have included to show pre-pandemic figures as well. Transit, for Census purposes, includes bus, train, passenger ferry and other modes, however data is self reported.

Table 13: Main Mode of Commuting for the Employed Labour Force age 15 Years and Over with a Usual Place of Work or No Fixed Workplace

	Foot (2021)	Bike (2021)	Transit (2021)	Total Commuters (2021)	Total Mode Share 2021 (%)	Total Mode Share 2016 (%)
District of Logan Lake	65	0	0	710	9.2%	8.5%
TNRD	3,270	470	1,915	56,280	10.0%	10.5%
British Columbia	121,550	36,790	174,045	1,873,690	17.7%	22.4%

Source: Census 2016, 2021, Urbanics Consultants Ltd.

These do not reflect total use of feet, cycling, and transit to get around the community, however they do reflect a widely available statistic that is useful for comparisons, and tends to reflect the overall attractiveness of non-car transportation in each area. In Logan Lake, 9.2% of the employed labour force over age 15 stated that they predominately walk to work as of the 2021 census. This total mode share is up from 2016 when a total mode share of 8.5% was recorded (7% by foot and 1.5% by bicycle). In Logan Lake, public transportation is limited to BC Transit's Health Connections program which offers accessible transportation options to non-emergency medical appointments in Kamloops, Merritt, and Kelowna on certain days of the week. As such, public transportation is not an option for commuting in the community.

Housing in proximity to alternative transportation can take several forms. These include:

- Locating housing near bus stops (where available)
- Locating housing near sidewalks, multi-use pathways, biking infrastructure and community trails.
- Locating housing near to employment, near to commercial amenities, and near to public services.

Where this requires infrastructure or services, it is important that infrastructure or services be of sufficient quality to be useable and safe to the public. This requires that residents not feel uncomfortable crossing the street, or riding a bike, that the bus comes often enough to be useful for daily transportation.

The importance of locating housing close to alternative transportation lies in several benefits:

- The reduction of infrastructure burden
- Reduced traffic
- Improved safety
- Accessibility
- Public Health and wellbeing

Figure 4: Benefits of Housing in Proximity to Active Transportation



Source: Housing, Infrastructure and Communities Canada, *Active Transportation Fund*

Housing placed with alternative transportation in mind benefits the public by reducing the cost of infrastructure. A resident living within walking or cycling distance is one that may potentially not drive to work, reducing traffic

congestion and wear and tear on the roads, reducing demand for parking at public and private amenities as well as job sites. A multi-use pathway is much smaller and lower maintenance than a two-lane roadway, so that even if usage might be much less, the overall burden on the public can be reduced.

Additionally, the burden of water runoff is reduced. Multi-use pathways require much less hard-surface pavement per user and divert less rainfall and snowmelt out of the soil, reducing the burden per user of stormwater management requirements such as sewers, culverts, ditches, and drains.

With respect to safety, a walker or cyclist or transit rider is another vehicle not on the road. According to Transport Canada there are 257.1 injuries per billion vehicle kilometres on British Columbia roads. Generally, safety statistics for bus riders are much better due to large vehicles that are professionally driven. Pedestrians and cyclist safety is a concern; however, this can be improved with better infrastructure and tend to improve with greater usage.

Accessibility can be improved through making walking, cycling, and transportation more attractive to residents of new homes. For starters, many disabilities preclude driving. Users of wheelchairs benefit from better sidewalks and multi-use pathways. Residents who need to drive benefit from reduced overall traffic congestion.

Lastly, locating housing to encourage pedestrianism and cycling encourage more physical activity, which can reduce the burden on the healthcare system as well as improve mood and fitness. Pedestrians and cyclists are found to be good potential customers by many businesses, as they can better interact with the street front.

Being a small community, Logan Lake has assets to embrace healthy community principles including low traffic levels, a pedestrian-oriented town centre, and an active “outdoorsy” culture.

The best way to help pedestrians, cyclists, and transit riders is make it easier to build infill housing in existing communities which already have shops, public services, schools, and places of work.

Appendix 1: Additional Demographic & Housing Statistics

Local Economy

Table 14: Major Economic Sectors (2006-2021)

Major Economic Sectors	District of Logan Lake				TNRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	130 (14%)	30 (5%)	90 (11%)	75 (9%)	8,820 (14%)	8,250 (13%)	8,855 (13%)	7,645 (11%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	25 (3%)	0 (0%)	45 (6%)	35 (4%)	2,695 (4%)	2,740 (4%)	2,650 (4%)	2,570 (4%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	140 (15%)	135 (21%)	160 (20%)	250 (30%)	17,780 (27%)	20,295 (31%)	20,055 (30%)	22,690 (32%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	460 (49%)	355 (54%)	375 (47%)	295 (36%)	18,680 (29%)	17,595 (27%)	18,580 (28%)	19,375 (28%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	115 (12%)	110 (17%)	105 (13%)	145 (17%)	14,010 (22%)	14,245 (22%)	13,315 (20%)	14,675 (21%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	65 (7%)	25 (4%)	20 (3%)	30 (4%)	3,040 (5%)	2,670 (4%)	3,090 (5%)	2,985 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	935	655	795	830	65,025	65,795	66,545	69,940	2,184,090	2,305,310	2,427,875	2,855,890

Table 15: Education Level (2021)

Education Level, 2021	District of Logan Lake	TNRD	BC
No certificate, diploma or degree	280 (15%)	17,945 (15%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	735 (38%)	39,830 (34%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	900 (47%)	60,510 (51%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	270 (14%)	13,360 (11%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	410 (21%)	21,070 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	65 (3%)	5,465 (5%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	165 (9%)	20,615 (17%)	1,199,710 (29%)

Total	1,915	118,285	4,200,420
-------	-------	---------	-----------

Table 16: Commuting Status (2021)

Commuting Status	District of Logan Lake	TNRD	BC
Commute within census subdivision (CSD) of residence	325 (56%)	33,735 (74%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	225 (38%)	9,895 (22%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	35 (6%)	1,380 (3%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	400 (1%)	8,915 (0%)
Total	585	45,410	2,050,065

Household Trends

Table 17: Household Size (2006-2021)

Household Size, District of Logan Lake	2006	2011	2016	2021
1 person	235 (23%)	265 (27%)	270 (29%)	350 (33%)
2 persons	550 (54%)	515 (52%)	450 (48%)	470 (44%)
3 persons	120 (12%)	95 (10%)	90 (10%)	90 (8%)
4 persons	55 (5%)	85 (9%)	110 (12%)	105 (10%)
5 or more persons	40 (4%)	30 (3%)	25 (3%)	55 (5%)
Total - Private households by household size	1010	985	940	1060
Number of persons in private households	2165	2065	1985	2255
Average household size	2.1	2.1	2.1	2.1

Table 18: Private Households By Household Type (2021)

Private Households by Household Type	District of Logan Lake	TNRD	BC
One-census-family households	680 (64%)	38,250 (64%)	1,270,210 (62%)
Without children in a census family	415 (39%)	19,035 (32%)	571,815 (28%)
With children in a census family	265 (25%)	19,215 (32%)	698,400 (34%)
Multiple-census-family households	10 (1%)	1,245 (2%)	61,885 (3%)
Non-census-family households	375 (35%)	20,395 (34%)	709,745 (35%)
One-person households	350 (33%)	17,130 (29%)	600,425 (29%)
Two-or-more person non-census-family households	30 (3%)	3,265 (5%)	109,315 (5%)
Total - Private households by household type	1,060	59,885	2,041,830

Household Income

Figure 5: Median Before-Tax Owner & Renter Private Household Income Data (2015 & 2020)

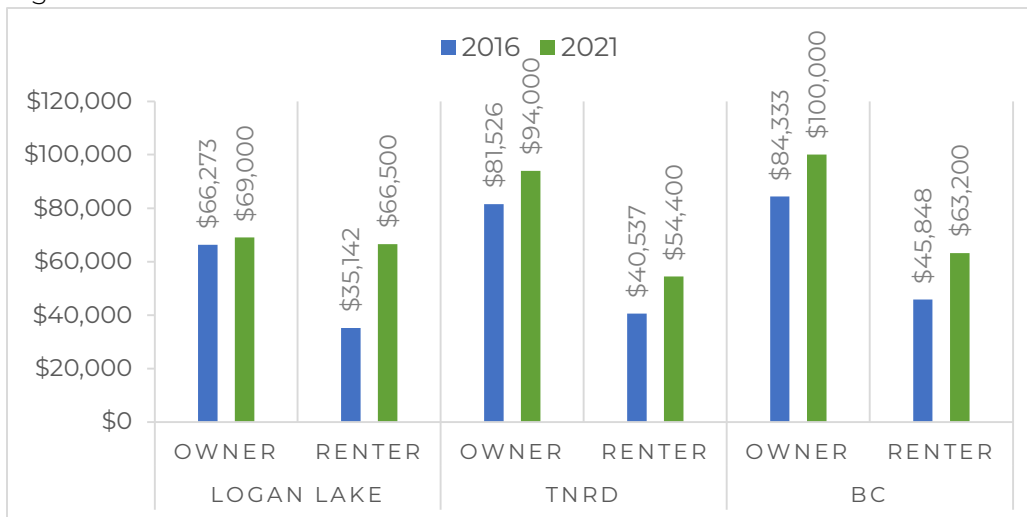


Figure 6: Household Income By Tenure & Income Group, Private Households (2020)

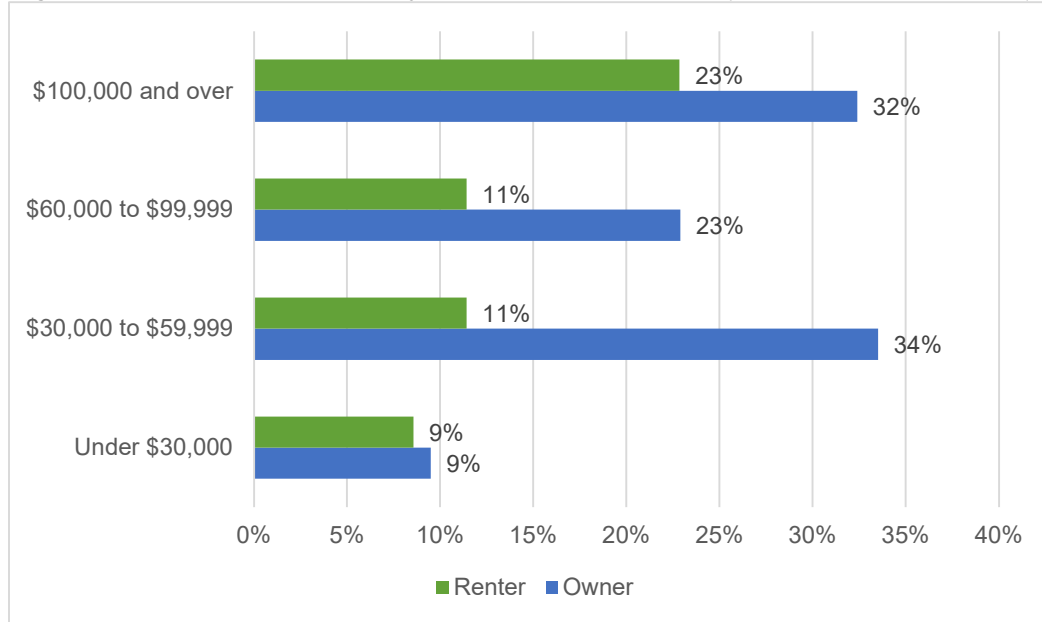


Table 19: Median Total Income By Type (2020)

Median Total Household Income (2020)	District of Logan Lake			% of BC Med Income	
	District of Logan Lake	TNRD	BC	District of Logan Lake	TNRD
Median Total Income of Economic Families	\$85,000	\$103,000	\$107,000	79%	96%
Couple-only family	\$71,000	\$89,000	\$93,000	76%	96%
Couple-with-children family	\$127,000	\$140,000	\$138,000	92%	101%
Lone-parent family	\$59,200	\$67,000	\$70,500	84%	95%
Median Total Household Income	\$66,500	\$82,000	\$85,000	78%	96%
1-person households	\$34,400	\$40,000	\$43,200	80%	93%
2-or-more person households	\$86,000	\$103,000	\$108,000	80%	95%

Housing Unit Types

Table 20: Total Private Dwellings By Occupancy & Usual Residency (2016-2021)

Private Dwelling Types	District of Logan Lake		Ave. Annual Rate of Growth	TNRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,108	1,135	0.48%	62,157	65,065	0.92%
Occupied by usual residents	941	1,064	2.49%	55,504	59,885	1.53%
Vacant dwellings or dwellings occupied by temporary residents	167	71	-15.72%	6,653	5,180	-4.88%

Table 21: Dwelling Units By Typology

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	1,010	985	940	1,060	50	5	
Single-detached house	675	590	585	670	-5	-1	63
Semi-detached, row house and duplex	40	40	50	215	175	438	20
Semi-detached or double house	0	0	0	0	0		0
Row house	40	40	50	135	95	238	13
Apartment/flat in a duplex	0	0	0	40	40		4
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	215	175	120	40	-175	-81	4
Movable dwelling	75	120	180	140	65	87	13

Table 22: Occupied Private Dwellings By Number of Bedrooms

Occupied Private Dwellings by No. of Bedroom	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	985		945		1060	
Studio	0	0	0	0	0	0
1 bedroom	105	11	95	10	135	13
2 bedrooms	275	28	175	19	215	20
3 bedrooms	360	37	365	39	375	35
4 or more bedrooms	250	25	310	33	345	33

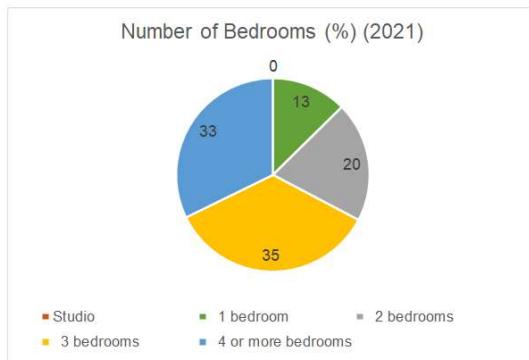


Table 23: New Home Registrations

	2016	2017	2018	2019	2020	2021	2022	2023	Total
SINGLE DETACHED									
Thompson-Nicola	319	398	334	298	273	419	239	189	2469
Ashcroft	*	*	*	*	*	*	*	*	
Barriere	*	*	12	15	6	12	7	*	52
Cache Creek	*	*	*	*	*	*	*	*	
Chase	10	6	7	*	5	5	*	*	33
Clearwater	5	*	*	*	*	13	9	5	32
Clinton	*	*	*	*	*	*	*	*	
Kamloops	222	289	215	191	173	237	102	83	1512
Logan Lake	8	13	9	12	15	5	8	9	79
Lytton	*	*	*	*	*	*	*	*	
Merritt	26	37	33	24	15	53	45	42	275
Sun Peaks	5	9	10	12	5	10	7	6	64
Other communities and unincorporated areas	34	30	37	33	48	83	52	32	349
Thompson-Nicola Excluding Kamloops	97	109	119	107	100	182	137	106	957
MULTI-UNIT HOMES									
Thompson-Nicola	259	281	449	356	252	364	322	305	2588
Ashcroft	*	*	*	*	*	*	*	*	
Barriere	*	*	*	*	*	*	*	*	
Cache Creek	*	*	*	*	*	*	*	*	
Chase	*	*	*	*	*	7	*	*	7
Clearwater	*	*	*	*	*	*	*	*	
Clinton	*	*	*	*	*	*	*	*	
Kamloops	255	232	374	340	214	305	209	273	2202
Logan Lake	*	*	*	*	*	*	*	*	
Lytton	*	*	*	*	*	*	*	*	
Merritt	*	*	*	7	9	*	17	14	47
Sun Peaks	*	35	72	*	29	44	76	12	268
Other communities and unincorporated areas	*	8	*	6	*	*	16	*	30
Thompson-Nicola Excluding Kamloops	4	49	75	16	38	59	113	32	386
PURPOSE BUILT RENTAL									
Thompson-Nicola	112	238	409	200	557	100	330	456	2402
Ashcroft	*	*	*	*	*	*	*	*	
Barriere	*	*	*	*	*	*	*	*	
Cache Creek	*	*	*	*	*	*	*	*	
Chase	*	*	*	*	*	*	*	*	
Clearwater	*	26	*	20	*	20	*	*	66
Clinton	*	*	*	*	10	*	*	*	10
Kamloops	110	212	409	180	472	*	322	298	2003
Logan Lake	*	*	*	*	*	*	*	*	
Lytton	*	*	*	*	*	*	*	*	
Merritt	*	*	*	*	75	80	*	158	313
Sun Peaks	*	*	*	*	*	*	*	*	
Other communities and unincorporated areas	*	*	*	*	*	*	*	*	
Thompson-Nicola Excluding Kamloops	2	26	0	20	85	100	8	158	399
TOTAL									
Total Thompson-Nicola	690	917	1192	854	1082	883	891	950	7459
Total Thompson-Nicola (Excluding Kamloops)	103	184	194	143	223	341	258	296	1742

*For privacy reasons data has been suppressed for communities where less than 5 homes registered in a year.

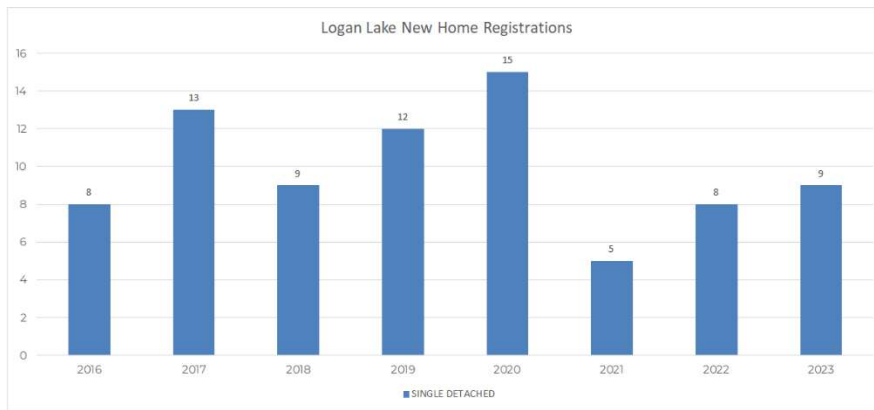
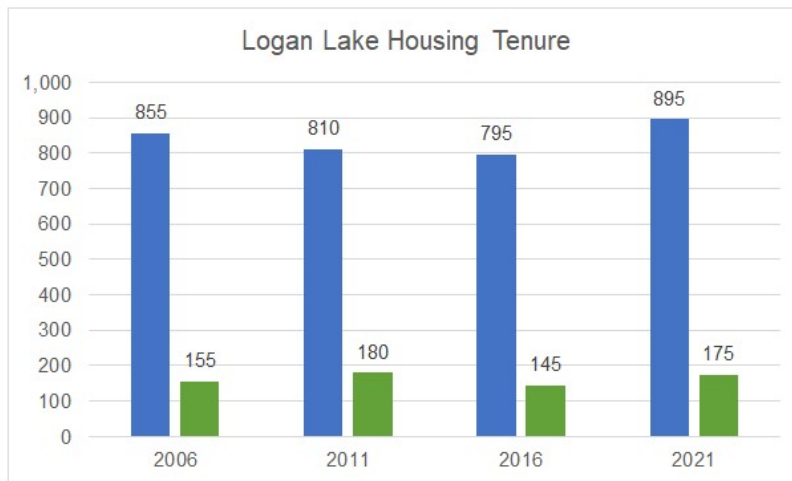


Table 24: Dwellings By Tenure & Period of Construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	1,060		895		175	
1960 or before	15	1	10	67	0	0
1961 to 1980	605	57	495	82	115	19
1981 to 1990	245	23	210	86	30	12
1991 to 2000	60	6	60	100	0	0
2001 to 2005	25	2	25	100	0	0
2006 to 2010	35	3	30	86	10	29
2011 to 2016	20	2	10	50	0	0
2016 to 2021	60	6	60	100	0	0

Table 25: Housing Tenure (2006-2021)

Dwellings	2006	2011	2016	2021
District of Logan Lake				
Owners	855	810	795	895
Renters	155	180	145	175
Others (Band Housing)	0	0	0	0
Total occupied dwellings	1,010	985	940	1,060
Ownership Rate	85%	82%	85%	84%
TNRD				
Owners	38,200	40,695	41,515	44,030
Renters	11,770	12,355	13,810	615
Others (Band Housing)	405	325	180	15245
Total occupied dwellings	50,375	53,375	55,505	59,885
Ownership Rate	76%	76%	75%	74%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%



Non-Market Housing

Table 26: Non-Market Housing Units

Local Government	Service Allocation Group and Service Allocation Subgroup									
	Emergency Shelter and Housing for the Homeless				Transitional Supported and Assisted Living	Independent Social Housing			Rent Assistance in Private Market	Local Government Total
	Homeless Housed	Homeless Rent Supplements	Homeless Shelters	Service Allocation Group Subtotal	Service Allocation Group Subtotal	Low Income Families	Independent Seniors	Service Allocation Group Subtotal	Service Allocation Group Subtotal	
Total Study Area	79	20	0	99	88	124	159	283	137	607
Ashcroft	0	0	0	0	10	0	0	0	12	22
Barriere	0	0	0	0	0	0	0	0	1	1
Cache Creek	0	0	0	0	0	0	0	0	6	6
Chase	0	0	0	0	0	0	0	0	0	0
Clearwater	0	0	0	0	2	26	66	92	24	118
Clinton	0	0	0	0	7	0	32	32	6	45
Logan Lake	50	0	0	50	0	0	12	12	8	70
Merritt	0	20	0	20	58	72	49	121	49	248
Sun Peaks Mountain	0	0	0	0	0	0	0	0	1	1
Thompson-Nicola A (Wells Gray)	0	0	0	0	0	0	0	0	1	1
Thompson-Nicola J (Copper Desert Country)	0	0	0	0	0	0	0	0	2	2
Thompson-Nicola L (Grasslands)	0	0	0	0	1	26	0	26	4	31
Thompson-Nicola M (Beautiful Nicola Valley - North)	29	0	0	29	0	0	0	0	3	32
Thompson-Nicola N (Beautiful Nicola Valley - South)	0	0	0	0	0	0	0	0	1	1
Thompson-Nicola O (Lower North Thompson)	0	0	0	0	0	0	0	0	2	2
Thompson-Nicola P (Rivers and the Parks)	0	0	0	0	10	0	0	0	17	27

Prepared by BC Housing's Research and Corporate Planning Dept., May 2024
Source: Unit Count Reporting Model, March 31, 2024

- The District of Logan Lake contains 12% of the non-market housing units in the Study Area. The Study Area excludes the City of Kamloops.

Housing Suitability & Adequacy

Table 27: Suitability Standards (2021)

Suitability Standards	District of Logan Lake	TNRD	BC
Total - Private households by housing below standards	1,055	55,040	1,915,755
Below the suitability standard (not suitable)	0	1365	86,655
% below the suitability standard (not suitable)	0	2	5

Table 28: Adequacy Standards (2021)

Adequacy Standards	District of Logan Lake		TNRD Total	BC Total
	Total	Owner Renter		
Total	1,055	895 165	55,040	1,915,755
Below the adequacy standard (major repairs needed)	60	25 35	2,525	74,035
% below the adequacy standard (major repairs needed)	6	3 21	5	4

Shelter-Cost-To-Income Ratios

Table 29: Shelter-Cost-To-Income Ratios (2021)

Shelter-cost-to-income ratios	District of Logan Lake	TNRD	BC
Owner and Tenant Households with Incomes > \$0, in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	1,055	55,040	1,915,755
Spending <30% of Income on Shelter Costs	955	46,795	1,530,185
Spending 30% or more of Income on Shelter Costs	100	8,245	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	895	43,535	1,353,695
Owner Households with a Mortgage	465	24,565	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	8%	10%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$934	\$1,279	\$1,654
Median Value of Dwellings (\$)	\$348,000	\$500,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	165	14,250	624,625
Tenant Households in Subsidized Housing	12.1%	13.0%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	15%	30%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$970	\$1,196	\$1,492

Core & Extreme Core Housing Need

Table 30: Core Housing Need (2021)

Core Housing Need	District of Logan Lake			TNRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
<i>Households</i>									
Total Households	1,055	895	165	55,040	40,790	14,250	1,915,755	1,291,130	624,625
Share	100%	85%	16%	100%	74%	26%	100%	67%	33%
Below Suitability Standard	-	-	-	1,365	530	840	86,655	36,330	50,325
Rate	0%	0%	0%	2%	1%	6%	5%	3%	8%
Below Adequacy Standard	60	25	35	2,525	1,785	735	74,035	49,250	24,785
Rate	6%	3%	21%	5%	4%	5%	4%	4%	4%
Below Affordability Standard	100	75	25	8,245	3,960	4,285	385,570	199,355	186,215
Rate	9%	8%	15%	15%	10%	30%	20%	15%	30%
Below All Three Standards	-	-	-	30	-	25	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	95	70	25	5,585	2,290	3,295	257,090	102,850	154,240
Rate	9%	8%	15%	10%	6%	23%	13%	8%	25%
Extreme Core Housing Need	25	20	-	2,570	1,240	1,330	134,625	64,795	69,825
Rate	2%	2%	0%	5%	3%	9%	7%	5%	11%

Table 31: Core Housing Need Over Time (2006-2021)

Core Housing Need	2006	2011	2016	2021
Unaffordable Housing (%)	13.7	7.7	13.8	9.5
Inadequate Housing (%)	3.6	4.1	7.4	5.7
Unsuitable Housing (%)	3.0	0.0	0.0	0.0

Core Housing Need (%)	8.1	5.6	11.2	9.0
Extreme Core Housing Need (%)	3.6	1.5	3.7	2.4
Number of Households In Core Need	80	55	105	95
Extreme Core Housing Need (Count)	35	15	35	25

Housing Market Characteristics

Table 32: BC Assessment Housing Values (2022-2023)

BC ASSESSMENT HOUSING VALUES	2022	2023
Single Family Dwelling	\$483,421	\$569,958
<i>% Change</i>		17.9%
Residential Dwelling w/ Suite	\$568,750	\$638,930
<i>% Change</i>		12.3%
Duplex (non-strata)	\$249,300	\$309,300
<i>% Change</i>		24.1%
Duplex (strata)	\$209,934	\$266,267
<i>% Change</i>		26.8%
Manufactured Home	\$166,969	\$265,949
<i>% Change</i>		59.3%
2 Acres Or More (Single Family Dwelling, Duplex)	\$587,057	\$764,393
<i>% Change</i>		30.2%
Strata-Lot Residence (Condominium)	\$120,230	\$160,574
<i>% Change</i>		33.6%
Triplex	\$252,508	\$321,620
<i>% Change</i>		27.4%
Average	\$329,771	\$412,124
<i>% Change</i>		25.0%

Table 33: Rented Dwellings, Monthly Shelter Cost (2006-2021)

Rented Dwellings: Monthly Shelter Cost			
	District of Logan Lake	TNRD	BC
2021			
Median	\$ 850	\$ 1,130	\$ 1,370
Average	\$ 970	\$ 1,196	\$ 1,492
2016- Average	\$ 783	\$ 985	\$ 1,149
2011- Average	\$ 681	\$ 899	\$ 1,075
2006-Average	\$ 907	\$ 829	\$ 980
Percentage Increase 2006-2021	7%	44%	52%

Appendix 2: Detailed Housing Needs Calculations

These figures are to provide detailed calculations for the supply of units to address suppressed household formation (Component C of the Housing Needs Calculations).

Below is the number of households by age and tenure of household maintainer in 2006.

Logan Lake DM (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	15	20
25 to 34 years	40	20
35 to 44 years	75	25
45 to 54 years	190	15
55 to 64 years	220	40
65 to 74 years	210	15
75 years and over	95	10

The above table represents the 2006 numbers of household maintainers by age and tenure. This will be used to anchor an estimate of how many households in 2021, based upon present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

Logan Lake DM (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	0
25 to 34 years	45	35
35 to 44 years	100	55
45 to 54 years	110	25
55 to 64 years	200	25
65 to 74 years	210	30
75 to 84 years	170	0
85 years and over	45	0

The below table will compare these census years.

Logan Lake DM (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	90	175	45	115
	20 to 24 years	85		70	
25 to 34 years	25 to 29 years	15	110	105	195
	30 to 34 years	95		90	
35 to 44 years	35 to 39 years	80	210	110	245
	40 to 44 years	130		135	
45 to 54 years	45 to 49 years	155	370	135	260
	50 to 54 years	215		125	
55 to 64 years	55 to 59 years	235	490	130	360
	60 to 64 years	255		230	
65 to 74 years	65 to 69 years	210	340	235	415
	70 to 74 years	130		180	
75 years and over	75 to 79 years	105	175	170	320
	80 to 84 years	35		90	
	85 years and over	35		60	

The next table will show the headship rate for 2006.

Logan Lake DM (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	15	20	175	8.57%	11.43%
25 to 34 years	40	20	110	36.36%	18.18%
35 to 44 years	75	25	210	35.71%	11.90%
45 to 54 years	190	15	370	51.35%	4.05%
55 to 64 years	220	40	490	44.90%	8.16%
65 to 74 years	210	15	340	61.76%	4.41%
75 years and over	95	10	175	54.29%	5.71%

Applying these rates to the 2021 population provides us with an estimate of how many households you would expect to see were housing as available in 2021 as in 2006.

Logan Lake DM (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	8.57%	11.43%	115	9.86	13.14
25 to 34 years	36.36%	18.18%	195	70.91	35.45

35 to 44 years	35.71%	11.90%	245	87.50	29.17
45 to 54 years	51.35%	4.05%	260	133.51	10.54
55 to 64 years	44.90%	8.16%	360	161.63	29.39
65 to 74 years	61.76%	4.41%	415	256.32	18.31
75 years and over	54.29%	5.71%	320	173.71	18.29

Then, subtracting the number of potential households from the number of actual households, the calculation allows us to estimate the number of 'suppressed households' in 2021.

Logan Lake DM (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	9.86	13.14	0	0	9.86	13.14	23.00
25 to 34 years	70.91	35.45	45	35	25.91	0.45	26.36
35 to 44 years	87.50	29.17	100	55	-12.50	-25.83	0.00
45 to 54 years	133.51	10.54	110	25	23.51	-14.46	9.05
55 to 64 years	161.63	29.39	200	25	-38.37	4.39	0.00
65 to 74 years	256.32	18.31	210	30	46.32	-11.69	34.63
75 years and over	173.71	18.29	215	0	-41.29	18.29	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							93.05

Appendix 3: Glossary of Terms

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building which has five or more storeys.

Apartment or flat in a duplex: One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

Assisted living: Housing that includes hospitality services (e.g., meals, housekeeping, social and recreational activities) and one or two personal assistance services, such as regular assistance with activities of daily living, medication services or psychosocial supports (referred to as prescribed services). This housing is subject to registration by the Assisted Living Registrar and includes self-contained apartments for seniors or people with disabilities who need some support services to continue living independently, but do not need 24-hour facility care; or housing in which residents receive services related to mental health and substance use issues.

Below-market rental: Housing with rents equal to, or lower than, average rates in private market rental housing.

Census Family: A married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.

Co-operative housing: Co-operative housing is a type of development where the residents have a share in the corporation (co-operative) that owns/manages the development.

Core Housing Need: A household is considered to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and if it would have to spend 30% or more of its before-tax income to pay the median rent (including utilities) of appropriately sized alternative local market housing. “Extreme core housing need” has the same meaning as core housing need, except that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Housing Adequacy: Refers to a given dwelling’s need for major repairs. Statistics Canada defined for 2021 need of repair in the following ways: Regular Maintenance Needed: Dwellings where only regular maintenance such as painting, or furnace cleaning is required. Minor Repairs Needed: Dwellings needing only minor repairs such as missing or loose floor tiles, bricks or shingles or defective steps, railings, or siding. Major Repairs Needed: Dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors, or ceilings.

Housing Suitability: Refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is whether the dwelling has enough bedrooms for the size and composition of the household.

Median Before-Tax Household Income: The household income is the sum of the total incomes of all members of that household before income taxes and deductions. It includes income from:

- Employment income from wages, salaries, tips, commissions, and net income from self-employment.
- Income from government sources, such as social assistance, child benefits, employment, Insurance, old age security pension, pension plan benefits and disability income.
- Income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs.
- Income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and,

- Other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships

Movable Dwelling: Either a Mobile home: A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt; OR A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat, or floating home.

Row house: One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

Safe homes: Provides temporary shelter and services (often for women and their children) who are facing housing crisis issues or fleeing domestic violence. This may include private homes, hotel units or rental apartments. Stays do not usually exceed five days. In addition to food and shelter, it also provides support services such as advocacy, information and referral, counselling, and transportation to appointments.

Second-stage housing: Provides housing for women and children fleeing violence who have completed a stay in a transition house or safe home. Typically, stays last up to 18 months.

Semi-detached house: One of two dwellings attached side by side (or back-to-back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

Seniors housing: Affordable housing geared toward individuals aged 55 or older or a couple where at least one person is age 55 or older. Seniors live independently and typically live-in self-contained apartments that provide accessible, barrier-free design features.

Shelter: These include year-round shelters and emergency weather response shelters. Short-stay housing of 30 days or less. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements with varying levels of support to individuals.

Single-detached house: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

Supportive housing: This housing provides ongoing assistance to residents who require support to live with modest independence. It is available for people who are homeless or at risk-of-homelessness and who may have barriers to housing such as mental illness or substance use. It can be housing for seniors and others who require services such as meals, housekeeping, 24-hour response system and social and recreational activities. It does not include personal assistance services such as bathing, dressing, or medication assistance.

Transitional housing: Includes the provision of on- or off-site support services to help residents move towards independence and self-sufficiency. This type of housing provided for a minimum of 30 days that can last up to two or three years.